

**First Responder Joint Insurance Fund
2016 Budget**

Loss Fund:	
Workers' Compensation	\$1,331,000
Package - includes GL, AL, Property & BM	316,000
Loss Fund Contingency	429,250
Total Loss Fund	<u>\$2,076,250</u>
Aggregate XS LFC	\$111,180
Reinsurance/Premium:	
Workers' Compensation	\$235,427
Liability - General and Auto including excess liability	192,743
Property including Inland Marine, Crime and Bond	252,517
Environmental Impairment Liability	50,861
Management Liability	252,179
Total Reinsurance/Premium:	<u>\$983,727</u>
Operating Expenses:	<u>\$662,706</u>
Total Budget	<u><u>\$3,833,863</u></u>